## IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF OHIO EASTERN DIVISION

In Re: : Case No. 20-50569

Mia Simmons : Judger Alan M. Koschik

Debtor : Chapter 7

## **DEBTOR'S MOTION TO DISMISS BANKRUPTCY CASE**

Now comes, Debtor, by and through Counsel and hereby request that this Court enter an Order to dismiss this case under chapter 7 of the Bankruptcy Code on the ground set forth below.

- 1. On March 11, 2020, the above-named Debtor filed a Voluntary Petition under Chapter 7 of the Bankruptcy Code.
- 2. Since the filing the Debtor's income has increased. Due to the increase in the Debtor's income; the Debtor can resolve her financial affairs with Creditors without the aid of proceedings under the Bankruptcy Code.
- 3. The best interests of the Debtor's Creditors would be served by the dismissal of the case as the Creditor's would have the ability to recover more of the amounts due them through state collection laws or legal proceedings than what the Creditor's would be able to recover in the duration of a chapter 7. Under the Bankruptcy Chapter 7 Code the Creditor's would only be able to recover the amount of the Debtor's unexempt assets as delineated under the Bankruptcy Code. Under state collection or legal proceedings, the Creditor's would have the ability to garnish twenty-five (25%) of the Debtor's wages and obtain full recovery of any monies due and owing.

WHEREFORE, Debtor prays for an Order dismissing this case Under Chapter 7 of the Bankruptcy Code.

Respectfully Submitted,

/s/Wilhelmina Huff Wilhelmina Huff 0082654 PO Box 25506 Garfield Heights, OH 44125 216-307-3688, Telephone 216-619-9302, Facsimile

## NOTICE OF MOTION

Mia Simmons, Debtor, has filed a motion to dismiss her chapter 7 case.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to grant the motion, or if you want the Court to consider your views on the motion, then on or before July 22, 2020 you must:

1. File a written response, explaining your position at:

United States Bankruptcy Court
John F. Seiberling Federal Building & US Courthouse
2 South Main St.
Akron, OH 44308

If you mail your response to the court for filing, you must also mail it early enough so the Court will receive it on or before the date stated above.

2. Mail a copy to:

Wilhelmina Huff PO Box 25506 Garfield Heights, OH 44125

> Julie Zurn 388 South Main St. Suite 500 Akron, OH 44311

If you do not take these steps, the Court may decide that you do not oppose the relief being sought in the motion and may enter an order granting that relief without a hearing.

Respectfully Submitted,

/s/Wilhelmina Huff Wilhelmina Huff 0082654 PO Box 25506 Garfield Heights, OH 44125 216-307-3688, Telephone 216-619-9302, Facsimile

## **CERTIFICATE OF SERVICE**

The undersigned certifies that a copy of the foregoing Motion was served either electronically or by Ordinary Mail this date on the parties whose names and addresses are listed below as and for NOTICE that the attached Motion would be filed. The undersigned will present to the Court a proposed order granting the relief sought unless, within fourteen (14) days after this date a memorandum in opposition is filed with this Court and served on the undersigned:

Julie K. Zurn trustee@zurnlaw.com; jkz@trustesolutions.net

tmolyneaux@klaben.com

Account Resolutions 1643 NW 136th St. Suite 100 Fort Lauderdale, FL 33323

Ad Astra Recovery Services, Inc. 8918 W. 21st N Suite 200 PMB 303 Wichita, KS 67205

Affiliate Asset Solutions LLC 145 Technology Parkway NW Suite 100 Norcross, GA 30092

Ally Financial PO Box 380902

Minneapolis, MN 55438

Apprisen 4500 E. Broad St. Columbus, OH 43213

At&t Po Box 5014 Carol Stream, IL 60197

Auto Loan Inc. 1250 W. Main St. Suite B Kent, OH 44240

Bako Diagnostics PO Box 740209 Atlanta, GA 30374

Bank of America, NA PO Box 982236 El Paso, TX 79998

Capital Consulting Service 415 West Golf Rd. Arlington Heights, IL 60005

Capital One Auto Finance 3901 Dallas Parkway Plano, TX 75093

Capital One/Maurice's Attn: Bankruptcy Department PO Box30285 Salt Lake City, UT 84130

Cashland 17 Triangle Park Cincinnati, OH 45246

Cashnet USA 175 W. Jackson Blvd. Suite 1000 Chicago, IL 60604

Cashstop

4880 Northfield Rd. Cleveland, OH 44128

Chase PO Box 659732 San Antonio, TX 78265

Cleveland Clinic PO Box 89410 Cleveland, OH 44101

Consumer Portfolio Services 19500 Jamboree Rd. Suite 500 Irvine, CA 92612

Credit Collection PO Box 607 Norwood, MA 02062

Credit Collection Services 725 Canton St. Norwood, MA 02062

Crescent Bank & Trust PO Box 2460 Chesapeake, VA 23327

Dentalworks PO Box 64-3005 Cincinnati, OH 45264

Directv PO Box 6550 Englewood, CO 80155

Elgin Furniture 26400 Lakeland Blvd. Euclid, OH 44132

Emergency Professional Services PO Box 740021 Cincinnati, OH 45274

ERC PO Box 23870 Jacksonville, FL 32241

First Federal Credit Control 24700 Chagrin Blvd. Suite 205 Beachwood, OH 44122

FMA Alliance, Ltd. PO Box 2409 Houston, TX 77252

Global Vacation 5320 College Blvd. Leawood, KS 66211

IC Systems PO Box 64378 Saint Paul, MN 55164

Internal Revenue Service PO Box 802501 Cincinnati, OH 45280

Midwest Recovery Systems 514 Earth City Plaza Suite 100 Earth City, MO 63045

Nelnet Bankruptcy Department 3015 S. Parker Rd. Suite 400 Aurora, CO 80014

Pendrick Capital Partners 625 US 1 Key West, FL 33040

Phoenix Financial Services PO Box 361450 Indianapolis, IN 46236

Progressive Insurance Correspondence Center Dept.0561 Carol Stream, IL 60132 Revenue Group PO Box 93983 Cleveland, OH 44101

Rise Po Box 101808 Fort Worth, TX 76185

Ronnie Holman 1214 E. 83rd St. Cleveland, OH 44103

Santander Consumer USA PO Box 961245 Fort Worth, TX 76121

Speedy Cash Attn: Bankruptcy Department PO Box 780408 Wichita, KS 67278

Sprint PO Box 4191 Carol Stream, IL 60197

The Illuminating Company PO Box 3687 Akron, OH 44309

Time Warner Cable PO Box 371449 Pittsburgh, PA 15250

UES Ahuja PO Box 74702 Cleveland, OH 44194

United Collection Bureau 5620 Southwyck Blvd. Toledo, OH 43614

University Hospital Attn: 8792M PO Box 14000 Belfast, ME 04915

<u>/s/Wilhelmina Huff</u>
Wilhelmina Huff 0082654